

FRONTIER BANK FSB

	CPP Disbursement Date 12/23/2008	Cert 34738	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets		\$95		
Loans		\$57		
Construction & development		\$2		
Closed-end 1-4 family residential		\$25		
Home equity		\$7		
Credit card		\$0		
Other consumer		\$0		
Commercial & Industrial		\$2		
Commercial real estate		\$17		
Unused commitments		\$2		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$12		
Asset-backed securities		\$0		
Other securities		\$0		
Cash & balances due		\$19		
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)		\$0		
Open-end HELOC originated for sale (quarter)		\$0		
Closed-end mortgage originations sold (quarter)		\$0		
Open-end HELOC originations sold (quarter)		\$0		
Liabilities		\$91		
Deposits		\$88		
Total other borrowings		\$3		
FHLB advances		\$3		
Equity				
Equity capital at quarter end		\$4		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		4.5%	--	
Tier 1 risk based capital ratio		8.0%	--	
Total risk based capital ratio		9.3%	--	
Return on equity <sup>1</sup>		80.3%	--	
Return on assets <sup>1</sup>		2.4%	--	
Net interest margin <sup>1</sup>		3.2%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}		57.1%	--	
Loss provision to net charge-offs (qtr)		-76.5%	--	
Net charge-offs to average loans and leases <sup>1</sup>		6.5%	--	
<sup>1</sup> Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development		44.0%		0.4%
Closed-end 1-4 family residential		9.3%		1.3%
Home equity		1.2%		0.9%
Credit card		0.0%		0.0%
Other consumer		0.0%		1.2%
Commercial & Industrial		20.0%		0.0%
Commercial real estate		10.2%		0.2%
Total loans		9.4%		1.7%